## Trade & Consumer Protection

## **Severe Weather Brings Out Sketchy Home Repair Contractors**

Release Date: April 5, 2012 Contact: Jerad Albracht, 608-224-5007
Jim Dick, Communications Director, 608-224-5020

MADISON – A number of Glendale residents recently received direct mail fliers from a Georgia-based "insurance replacement company." The company told the residents that they could get their roofs replaced for damage sustained during a May 2011 storm that was a federally-declared disaster. This is completely false – there wasn't a federally-declared weather disaster in Wisconsin as the result of a May 2011 storm.

With the spring and summer storm seasons just around the corner, the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is urging Wisconsin residents to be on the lookout for "storm chasers": fly-by-night contractors that scam homeowners who are desperate for damage repair assistance after a major storm.

"If contractors show up unannounced at your door immediately after a severe storm, be skeptical of their services," said Sandy Chalmers, Division Administrator for Trade and Consumer Protection. "Storm chasers go from home to home to pressure victims into paying up front for quick repairs. They are typically from out-of-state, have little or no background in home repair and charge high prices for shoddy work."

Home repair contractors are required to register with the Wisconsin Department of Safety and Professional Services (DSPS), but are not licensed. Registration with DSPS does not guarantee a contractor has any actual knowledge or experience in home repair.

A "deal" with these contractors often ends one of two ways: a homeowner pays upfront for work that is never completed or a contractor starts a job but continually ups his price as the project progresses.

Consumer Protection offers these tips for homeowners with storm damage:

- Be wary of any contractor who knocks at your door. Call the police or sheriff's department to check them out.
- Try to get a local contractor. Ask contractors if they are subcontracting your job. Be careful if local contractors are using outside subcontractors.
- Get lien waivers from anyone you pay for home repairs. It is necessary to do this because if the
  person collecting the money does not pay the supplier or worker, a lien could be put on your
  property.
- Get a written contract with a start and completion date and warranty information. Also, make certain the contract states exactly what work is to be done and what materials are to be used. Never rely on verbal commitment.
- Contractors that register with the state are issued a card. Make sure that any contractor you are considering hiring shows you their state registration card.
- Have someone watch the work being done. Ask your local building inspectors to visit your job site often.
- Request a copy of the contractor's certificate of liability insurance.

"If your home has been damaged in a storm, you may be relieved to have a contractor on your doorstep claiming to be able to bring your property back to normal," added Chalmers. "But hiring the first contractor who knocks on your door will make a stressful situation even worse if you get scammed.

"Take the time to study up on contractors in your local area and ask for recommendations from friends and neighbors."

Contact DATCP if you have questions about contractors – we can tell you if we have received complaints about the business. Find us on the web at datcp.wisconsin.gov, contact us via e-mail at DATCPHotline@wi.gov or call our toll-free hotline at 1-800-422-7128.

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